



November 25, 2014

ECF FILING and FAX

Honorable John G. Koeltl  
United States District Court  
Southern District of New York  
500 Pearl Street  
New York, New York 10007

Edward T. McDermott  
Partner  
T. 212.609.6903  
emcdermott@mccarter.com

Re: *Vincent v. The Money Store, et al.*  
03 Civ. 02876 (JGK)

McCarter & English, LLP  
245 Park Avenue  
27th Floor  
New York, NY 10167-0001  
T. 212.609.6800  
F. 212.609.6921  
www.mccarter.com

Dear Judge Koeltl:

This letter responds to Your Honor's request yesterday for citations to the record for the commencement and termination dates for the breach letter program of Moss Codilis.

The commencement and termination dates of July 1997 and November 2000 respectively are found in Exhibit A (at pp. 204-05 of the Nash deposition transcript) to the McDermott Declaration submitted in support of The Money Store Defendants' Opposition to Class Certification in *Vincent I*, dated July 11, 2014.

BOSTON

EAST BRUNSWICK

HARTFORD

NEW YORK

NEWARK

PHILADELPHIA

STAMFORD

WASHINGTON, DC

WILMINGTON

Respectfully,

A handwritten signature in black ink that reads "Edward T. McDermott". The signature is fluid and cursive.

Edward T. McDermott  
Counsel for Defendants

cc: Paul S. Grobman, Esq.  
Counsel for Plaintiff